

RAB18J (10/05)

**United States Bankruptcy Court**

District of Utah

**Case No. 09-28809**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joal Arcos  
3069 South Burdock Drive  
West Valley City, UT 84128

Eva Maria Arcos  
3069 South Burdock Drive  
West Valley City, UT 84128

Social Security No.:  
xxx-xx-6679

xxx-xx-7387

Employer's Tax I.D. No.:

Petition date: 8/19/09

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/25/09

R. Kimball Mosier  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 4

# CERTIFICATE OF NOTICE

District/off: 1088-2  
Case: 09-28809

User: mkz  
Form ID: rab18j

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Nov 25, 2009

The following entities were noticed by first class mail on Nov 27, 2009.

db/jdb +Joal Arcos, Eva Maria Arcos, 3069 South Burdock Drive, West Valley City, UT 84128-7175  
 aty +Patti H. Bass, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
 tr Roger G. Segal tr, 257 East 200 South, Suite 700, P.O. Box 11008,  
 Salt Lake City, UT 84147-0008  
 ust +United States Trustee, Ken Garff Bldg., 405 South Main Street, Suite 300,  
 Salt Lake City, UT 84111-3402  
 cr +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200,  
 Tucson, AZ 85712-1083  
 6587439 +1ST AMERICAN COLLECTION SERVICES, PO BOX 1050, TOWNSEND, MT 59644-1050  
 6587440 ADVANCE FOOT AND ANKLE CENTER, 82 SOUTH 1100 EAST SUITE 301, SALT LAKE CITY, UT 84102-1890  
 6587442 ALLIED INTERSTATE, PO BOX 369008, COLUMBUS, OH 43236-9008  
 6587443 +AMERICAN RIVER HEALTH PRO CU, PO BOX 41409, SACRAMENTO, CA 95841-0409  
 6587444 +AUDIT SYSTEMS INCORPORATED, 3696 ULMERTON RD. SUITE 200, CLEARWATER, FL 33762-4200  
 6587441 +Al DISPOSAL, 624 N 300 W, SALT LAKE CITY, UT 84103-1308  
 6609506 +American River HealthPro Credit Union, PO Box 41409, Sacramento, CA 95841-0409  
 6587448 +CCS [NC (QUEST)], PO BOX 22630, CLEVELAND, OH 44122-0630  
 6587450 +COMMERCIAL CAPITAL RECOVERY, 6911 TOPANGA CANYON BLVD #266, CANOGA PARK, CA 91303-2316  
 6587453 +FIRST DATA, 4000 CORAL RIDGE DR, CORAL SPRINGS, FL 33065-7614  
 6587454 +GC SERVICES LIMITED PARTNERSHIP, PO BOX 26999, SAN DIEGO, CA 92196-0999  
 6587456 +HOUSEHOLD BANK, PO BOX 98706, LAS VEGAS, NV 89193  
 6651349 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,  
 Tucson, AZ 85712-1083  
 6587458 +IHC PATIENT FINANCE, PO BOX 410400, SALT LAKE CITY, UT 84141-0400  
 6587457 ++INTERMOUNTAIN HEALTHCARE, PO BOX 27808, SALT LAKE CITY UT 84127-0808  
 (address filed with court: IHC, 3930 PARKWAY BLVD, SALT LAKE CITY, UTAH 84120)  
 6587460 +MICRO ENTERPRISE, 154 FORD AVE, SALT LAKE CITY, UT 84115-4935  
 6587461 +NCO FINANCIAL SYSTEMS, 1804 WASHINGTON BLVD, DEPT 750, BALTIMORE, MD 21230-1700  
 6587462 +PARAMOUNT ACCEPTANCE, 4725 S HOLLADAY BLVD, SALT LAKE CITY, UT 84117-5400  
 6587463 +ROCKY MOUNTAIN POWER, 1033 NE 6TH AVE, PORTLAND, OR 97232-2017  
 6587464 +SALT LAKE GVT CTR, 2001 SOUTH STATE ST #N1200, SALT LAKE CITY, UT 84190-0001  
 6587465 +SRL, PO BOX 508, DRAPER, UT 84020-0508  
 6587467 +WELLS FARGO, PO BOX 5445, PORTLAND, OR 97228-5445  
 6587466 +WELLS FARGO FINANCIAL, PO BOX 98791, LAS VEGAS, NV 89193-8791

The following entities were noticed by electronic transmission on Nov 25, 2009.

cr +EDI: BASSASSOC.COM Nov 25 2009 19:28:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
 6587445 +EDI: HFC.COM Nov 25 2009 19:28:00 BEST BUY, PO BOX 15521, WILMINGTON, DE 19850-5521  
 6587446 +E-mail/Text: banko@bonncoll.com BONNEVILLE BILLING & COLLECTIONS,  
 PO BOX 150621, OGDEN, UT 84415-0621  
 6587447 +EDI: CAPITALONE.COM Nov 25 2009 19:28:00 CAPITAL ONE, PO BOX 85015,  
 RICHMOND, VA 23285-5015  
 6587449 +EDI: CHASE.COM Nov 25 2009 19:33:00 CHASE, PO BOX 94014, PALATINE, IL 60094-4014  
 6587452 +EDI: DISCOVER.COM Nov 25 2009 19:28:00 DISCOVER, PO BOX 30421,  
 SALT LAKE CITY, UT 84130-0421  
 6587451 +EDI: ESSIL.COM Nov 25 2009 19:33:00 DISH NETWORK, PO BOX 105169, ATLANTA GA 30348-5169  
 6587455 +EDI: RMSC.COM Nov 25 2009 19:28:00 GEMB/JCP, PO BOX 981403, EL PASO, TX 79998-1403  
 6651349 +EDI: BASSASSOC.COM Nov 25 2009 19:28:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
 6587459 +EDI: TSYS2.COM Nov 25 2009 19:28:00 MACYS, PO BOX 6938, THE LAKES, NV 88901-6938  
 6587467 +EDI: WFFC.COM Nov 25 2009 19:34:00 WELLS FARGO, PO BOX 5445, PORTLAND, OR 97228-5445  
 TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.